4-26-0

A

UTILITY PATENT APPLICATION TRANSMITTAL (Large Entity)

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No. 6847-127 / 10100727

Total Pages in this Submission

### TO THE ASSISTANT COMMISSIONER FOR PATENTS

ō	•			<u>10 ini</u>	<u> Aş</u>		Application , D.C. 20231	<u>ORFAILNIS</u>		
Transm inventio				filing under 35	U.S.	.C. 111(a) and 3	37 C.F.R. 1.53	(b) is a new utility patent ap	plication for an	
HEA	LTI	н со	ST CALO	CULATOR / F	LEX	IBLE SPENDIN	G ACCOUNT	CALCULATOR	41756 41756	
and invented by:										
Mich	Michael Schoenbaum, Mark Spranca, Jayanta Bhattacharya, Neeraj Sood									
If a CONTINUATION APPLICATION, check appropriate box and supply the requisite information:										
		nuati	on 🗆	Divisional		Continuation-	in-part (CIP)	of prior application No.:		
Which	onti	nuati	on 🗆	Divisional		Continuation-	in-part (CIP)	of prior application No.:		
Which Co		nuati	on 🗆	Divisional		Continuation-	in-part (CIP)	of prior application No.:		
∉Enclose										
	Application Elements									
1.	Application Elements  1.   Filing fee as calculated and transmitted as described below									
2.	X	Spe	cification	having		60	_ pages and ir	ncluding the following:		
	a.	$\boxtimes$	Descript	tive Title of the	e Inve	ention				
	b. 🗵 Cross References to Related Applications (if applicable)									
	c.   Statement Regarding Federally-sponsored Research/Development (if applicable)									
	d.		Reference to Microfiche Appendix (if applicable)							
	e.	$\boxtimes$	Background of the Invention							
	f.	$\boxtimes$	Brief Summary of the Invention							
·	g.	X	Brief Description of the Drawings (if drawings filed)							
	h.	$\boxtimes$	Detailed Description							
	į.	☑ Claim(s) as Classified Below								
	j.	$\boxtimes$	Abstract	t of the Disclo	sure					

### UTILITY PATENT APPLICATION TRANSMITTAL (Large Entity)

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No. 6847-127 / 10100727

Total Pages in this Submission

### **Application Elements (Continued)** ☑ Drawing(s) (when necessary as prescribed by 35 USC 113) **Formal** Number of Sheets a. 🔲 b. ⊠ Informal Number of Sheets 24 ☑ Oath or Declaration Unexecuted Newly executed (original or copy) a. 🛛 Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional application only) b. 🗌 c. 🛛 With Power of Attorney ☐ Without Power of Attorney d. DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. 1.63(d)(2) and 1.33(b). CHENT. ☐ Incorporation By Reference (usable if Box 4b is checked) The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein. ☐ Computer Program in Microfiche (Appendix) đ □ Nucleotide and/or Amino Acid Sequence Submission (if applicable, all must be included) a. Paper Copy b. Computer Readable Copy (identical to computer copy) c. Statement Verifying Identical Paper and Computer Readable Copy **Accompanying Application Parts** □ Assignment Papers (cover sheet & document(s)) ☐ 37 CFR 3.73(B) Statement (when there is an assignee) ☐ English Translation Document (if applicable) ☐ Information Disclosure Statement/PTO-1449 Copies of IDS Citations 12. Preliminary Amendment Acknowledgment postcard 14. Certificate of Mailing

Express Mail (Specify Label No.): EL341559883US

☐ First Class ☒

# UTILITY PATENT APPLICATION TRANSMITTAL (Large Entity)

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No. 6847-127 / 10100727

Total Pages in this Submission

	٠	Accompanying Application Parts (Continued)
15.		Certified Copy of Priority Document(s) (if foreign priority is claimed)
16.		Additional Enclosures (please identify below):
		Request That Application Not Be Published Pursuant To 35 U.S.C. 122(b)(2)
17.		Pursuant to 35 U.S.C. 122(b)(2), Applicant hereby requests that this patent application not be published pursuant to 35 U.S.C. 122(b)(1). Applicant hereby certifies that the invention disclosed in this application has not and will not be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication of applications 18 months after filing of the application.
		Warning
		An applicant who makes a request not to publish, but who subsequently files in a foreign country or under a multilateral international agreement specified in 35 U.S.C. 122(b)(2)(B)(i), must notify the Director of such filing not later than 45 days after the date of the filing of such foreign or international application. A failure of the applicant to provide such notice within the prescribed period shall result in the application being regarded as abandoned, unless it is shown to the satisfaction of the Director that the delay in submitting the notice was unintentional.

# UTILITY PATENT APPLICATION TRANSMITTAL (Large Entity)

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No. 6847-127 / 10100727

Total Pages in this Submission

#### **Fee Calculation and Transmittal**

CLAIMS AS FILED  For #Filed #Allowed #Extra Rate Fee								
	#Filed	#Allowed	#Extra		Rate	Fee		
otal Claims	25	- 20 =	5	x	\$18.00	\$90.00		
ndep. Claims	9	- 3 =	6	x	\$80.00	\$480.00		
ultiple Dependent Cla	aims (check i	if applicable)				\$0.00		
Total					BASIC FEE	\$710.00		
OTHER FEE (specify	purpose)					\$0.00		
The state of the s					TOTAL FILING FEE	\$1,280.00		
☐ Credit any overpayment. ☐ Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17. ☐ Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).  M. John Carson  Registration No. 25,090  FULBRIGHT & JAWORSKI L.L.P.								
oc:			$\mathbf{L}_{0}$		eroa Street, 29th Floor s, CA 90017 200			

CERTIFICATE OF I	Docket No. 6847-127 / 10100727							
Serial No.	Filing Date	Examiner		Group Art Unit				
Invention: HEALTH COST CALCULATOR / FLEXIBLE SPENDING ACCOUNT CALCULATOR								
				:				
I hereby certify that this Utility Patent Application  (Identify type of correspondence)  is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under								
37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on  April 24, 2001  (Date)								
April 24 (Date		Linda B: (Typed or Printed Name of Person (Signature of Person Mailin	Mailing Bak	bo				
The state of the s		EL341559. ("Express Mail" Mailin						
	Note: Each paper must ha	eve its own certificate of mailing.						